

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

Debtor(s) Jack F. Carson Jr.
Stacy A Carson

Case No: 6:15-bk- 08013

[# AMENDED (if applicable)] CHAPTER 13 PLAN

CHECK ONE:

 Debtor¹ certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

 X The Plan contains provisions that are specific to this Plan in paragraph 9, Nonconforming Provisions. Any nonconforming provision not set forth in paragraph 9 is deemed stricken.

1. **MONTHLY PLAN PAYMENTS.** Plan payments include the Trustee's fee of 10% and shall begin 30 days from petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payment under the plan and may cause an increased distribution to the unsecured class of creditors:

- (A) \$ 1,977 for months 1 through 11
(B) \$ 2,033 for months 12 through 60
(C) \$ for months through

To pay the following creditors:

2. **ADMINISTRATIVE ATTORNEY'S FEES.**

Base Fee \$ 4810 Total Paid Prepetition \$ 1310 Balance Due \$3500

Estimated Additional Fees Subject to Court Approval \$

Attorney's Fees Payable through Plan \$ 58.33 Monthly (subject to adjustment)

¹ All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals.

3. PRIORITY CLAIMS (as defined in 11 U.S.C. § 507).

Last 4 Digits of Acct No.	Creditor	Total Claim
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4. TRUSTEE FEES. Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. SECURED CLAIMS. Pre-confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments.

(A) Claims Secured by Real Property Which Debtor Intends to Retain/ Mortgage Payments and Arrears, if any, Paid through the Plan. If the Plan provides for curing prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly postpetition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the postpetition mortgage payments on the following mortgage claims:

Last 4 Digits of Acct No.	Creditor	Collateral Address	Reg. Mo. Pmt.	Gap Pmt.	Arrears
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(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification. Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of gross disposable monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment, or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property:

Last 4 Digits of Acct. No.	Creditor	Collateral Address	Pmt. Amt.
8374	Selene Finance LP	648 Kettering Rd, Deltona, FL 32725	\$1774.70

(C) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES. Under 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by Debtor's principal residence. A separate motion to determine secured status or to value the collateral must be filed. The secured portion of the claim, estimated below, shall be paid:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt. Value	Pmt.	Interest @ ____ %
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(D) Claims Secured by Real Property and/or Personal Property to Which Section 506-Valuation DOES NOT APPLY. Claims of the following secured creditors shall be paid in full with interest:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt.	Pmt.	Interest @ ____ %
7847	Hyundai Finance	2014 Hyundai Santa Fe	\$26,817	\$506.91	4.89%

(E) Claims Secured by Personal Property – Maintaining Regular Payments and Curing Arrearages, if any, with All Payments in Plan.

Last 4 Digits of Acct No.	Creditor	Collateral Description	Regular Payment	Arrearages
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(F) Secured Claims/Lease Claims Paid Direct by Debtor. The following secured claims/lease claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid direct to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights. (Note: The Plan must provide for the assumption of lease claims that Debtor proposes to pay direct in the Lease/Executory Contract Section 6 below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral
N/A	\$250 Mediator Fee	N/A

(G) **Liens to be Avoided per 11 U.S.C. § 522/Stripped Off per 11 U.S.C. § 506.** A separate motion to avoid a lien under § 522 or to determine secured status and to strip a lien under § 506 must be filed.

Last 4 Digits of Acct No.	Creditor	Collateral Description/Address
N/A	Saxon Ridge HOA, Inc.	348 Kettering Rd, Deltona, FL 32725

(H) **Surrender of Collateral/Leased Property.** Debtor will surrender the following collateral/leased property. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. (Note: The Plan must provide for the rejection of lease claims in the Lease/Executory Contract section below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral to be Surrendered

6. LEASES/EXECUTORY CONTRACTS.

Last 4 Digits of Acct No.	Creditor	Property	Assume/Reject-Surrender	Est. Arrears

7. **GENERAL UNSECURED CREDITORS.** General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than \$ 20.60.

8. ADDITIONAL PROVISIONS:

(A) Secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims:

(B) ~~Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by an Order of the Bankruptcy Court.~~

(C) Property of the estate (check one)*

- (1) _____ shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or
- (2) _____ shall vest in Debtor upon confirmation of the Plan.

*If Debtor fails to check (1) or (2) above, or if Debtor checks both (1) and (2), property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(D) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the proofs of claim as filed and allowed. The Trustee shall only pay creditors with filed and allowed proof of claims. An allowed proof of claim will control, unless the Court orders otherwise.

(E) The Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary or spreadsheet conflicts with this Plan, the provisions of the Plan control prior to confirmation, after which time the Order Confirming Plan shall control.

(F) Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of filing the return. Unless otherwise ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. Debtor shall spend no tax refunds without prior court approval.

9. NONCONFORMING PROVISIONS: \$50 monthly monitoring fee will be paid to the Debtor's Attorney post confirmation

Debtor

Dated: 9/21/15

Debtor

Dated: 9/21/15

[illegible]

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In Re:

Jack F Carson Jr.
Stacy A Carson

Chapter: 13

Case No. 6:15-bk-

Debtor (s).

_____ /

CERTIFICATE OF SERVICE FOR CHAPTER 13 PLAN

COMES NOW, the undersigned counsel hereby certifies that copies of the Chapter 13 Plan have been furnished by regular U.S. Mail or electronically via ECF to Laurie K Weatherford, PO Box 3450, Winter Park, FL 32790; United States Trustee, George C Young Federal Building, 400 West Washington Street, Suite 1100, Orlando, FL 32801, Debtors Jack F Carson Jr. and Stacy A Carson, 348 Kettering Rd, Deltona, FL 32725; and to all parties on the attached creditor matrix, this 21st of September, 2015.

By: /s/ Michael A. Kerwin
Michael A. Kerwin, Esq.
Florida Bar No. 102697
Clark & Lagrow, PLLC
Attorney for Debtor
500 Winderley Place, Unit 100
Maitland, FL 32751
Tel: 321-282-1055
Fax: 321-282-1051
Email: mkerwin@youhavepower.com

Bank of America Barclays Bank Delaware
Attn: Correspondence Unit/CA6-919-02-41 Attn: Bankruptcy
Po Box 5170 P.O. Box 8801
Simi Valley, CA 93062-5170 Wilmington, DE 19899-8801
Brighthouse Cable
3467 All American Blvd
Orlando, FL 32810

Cap1/bstby Capital One
Po Box 5253 Attn: Bankruptcy
Carol Stream, IL 60197-5253 Po Box 30285
Salt Lake City, UT 84130-0285
Cardiovascular Specialist PA
305 N Mangoustine Ave
Sanford, FL 32771-1004

Carrington Mortgage Se Chase
1610 E Saint Andrew Place Sutie B150 Chase Card Svcs/Attn:Bankruptcy Dept
Santa Ana, CA 92705-4931 Po Box 15298
Wilmington, DE 19850-5298
Chase Mtg
Po Box 1093
Northridge, CA 91328

Crd Prt Asso Dr Ashit K Shah, MD
Attn: Bankruptcy 601 E Rollins St
Po Box 802068 Orlando, FL 32803-1248
Dallas, TX 75380-2068 Dr Mark K Caraker MD
701 W Plymouth Ave
Deland, FL 32720-3236

FL Hospital - Orange City FL Hospital Altamonte
1055 Saxon Blvd 601 E Altamonte Dr
Orange City, FL 32763-8468 Altamonte Springs, FL 32701-4802
(p)FAIRWINDS CREDIT UNION
3075 N ALAFAYA TRAIL
ORLANDO FL 32826-3259

Florida Department of Revenue (p)FORD MOTOR CREDIT COMPANY
Bankruptcy Unit P O BOX 62180
Post Office Box 6668 COLORADO SPRINGS CO 80962-2180
Tallahassee FL 32314-6668 Grow Financial FCU
Attn: Bankruptcy
Po Box 89909
Tampa, FL 33689-0415

Hyundai Finance Hyundai Finc
Attn: Bankruptcy Attn: Bankruptcy
Pob 20809 Po Box 4900
Fountain Valley, CA 92728-0809 Fountain Valley, CA 92728-0809
Orlando, FL 32802-4900

Internal Revenue Service JIR
Post Office Box 7346 291 Southhall Lane
Philadelphia PA 19101-7346 Maitland, FL 32751-7290
Kohls/capone
Po Box 3115
Milwaukee, WI 53201-3115

Maitland Municipal Complex
1776 Independence Lane
Maitland, FL 32751-5639

Case 6:15-bk-08012-KSJ Doc 5 Filed 09/21/15 Page 9 of 10

Attn: Claims
Po Box 17460
Denver, CO 80217-0460

Nguyen Thanh Dang Vu, MD
10916 Dylan Loren Circle
Orlando, FL 32825-4447

(p)NISSAN MOTOR ACCEPTANCE CORPORATION
LOSS RECOVERY
PO BOX 660366
DALLAS TX 75266-0366

North Amercn
2810 Walker Rd
Chattanooga, TN 37421-1082

Priamvada M Singh MD
515 Wekiva Commons Circle
Apopka, FL 32712-3645

Provident Funding Asso
Po Box 5914
Santa Rosa, CA 95402-5914

QDX Pathology Services Inc
46 Jackson Drive
Cranford, NJ 07016-3504

Radiology Assoc Imaging
2090 Saxon Blvd Ste A
Deltona, FL 32725-3251

Ramkishan R Gummadapu MD
515 Wekiva Commons Circle
Apopka, FL 32712-3645

Saad Khan
2541 S Volusia Ave
Ste 300
Orange City, FL 32763-9116

Saxon Ridge HOA Inc.
c/o The Mankin Law Group
2535 Landmark Drive
Ste 212
Clearwater, FL 33761-3930

Selene Finance LP
9990 Richmond
Houston, TX 77042-8500

Simonmed Imaging FL LLC
PO Box 204150
Dallas, TX 75320-4150

Simonmed Med Imaging
1110 W Fairbanks Ave
Winter Park, FL 32789-4721

(p)SPRINGLEAF FINANCIAL SERVICES
P O BOX 3251
EVANSVILLE IN 47731-3251

Synch/belk
Po Box 965028
Orlando, FL 32896-5028

Synchrony Bank/JC Penny
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

Volusia County Tax Collector
123 West Indiana Avenue
Room 103
Deland FL 32720-4615

Wells Fargo Hm Mortgag
7255 Baymeadows Wa
Des Moines, IA 50306

United States Trustee - ORL7/13 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Michael A Kerwin +
Clark & Lagrow, PLLC
500 Winderley Place, Unit 100
Maitland, FL 32751-7406

Note: Entries with a '+' at the end of the
name have an email address on file in CMECF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank Of America
Attention: Recovery Department
4161 Piedmont Pkwy.
Greensboro, NC 27410

(d)Bk Of Amer
Po Box 982235
El Paso, TX 79998

Fairwinds Credit Union
3075 N Alafaya Trl
Orlando, FL 32826

(d) Fairwinds Credit Union
Attention: Bankruptcy
3075 N. Alafaya Trail
Orlando, FL 32826

Case 6:15-bk-08013-KS Document 5 Filed 09/21/15

Ford Motor Credit Corporation
Ford Motor Credit
Po Box 6275
Dearborn, MI 48121

Page 10 of 10
Ford Motor Acceptance
Attn: Bankruptcy
8900 Freeport Parkway
Irving, TX 75063

Springleaf Financial S
2499 Enterprise Rd Ste F
Orange City, FL 32763

End of Label Matrix	
Mailable recipients	52
Bypassed recipients	0
Total	52